

WHAT IS CLAIMED IS:

1. A method for medical management referral rewards, the method comprising the steps of:
 - 5 a) providing access to a membership;
 - b) initiating the membership;
 - c) providing a health group, the health group consisting of three referral levels, the first level consisting of five referrals, the second level consisting of twenty-seven referrals, and the third level consisting of one hundred twenty-five referrals, respectively,
 - 10 the referrals not being added to the second level until the first level is complete, the referrals not being added to the third level until both the first and the second levels are complete;
 - d) transferring two dollars per month to a member for every first level referral;
 - e) transferring two dollars per month to the member for every second level
 - 15 referral;
 - f) transferring thirty-eight dollars per month to the member for every third level referral;
 - g) transferring two dollars per month to a member medical management account for every first level referral;
 - 20 h) transferring two dollars per month to the account for every second level referral;
 - i) transferring twenty dollars per month to the account for every third level referral;
 - j) providing a new health group when the first, second, and third levels are
 - 25 complete; and,
 - k) repeating steps d) through j).

2. A medical management account referral reward system, the system comprising the steps of:

- a) providing access to a medical management account membership;
- b) initiating the membership;
- c) providing a health group, the group consisting of multiple levels;
- d) transferring a first amount of money to a member for a referral to the first level
- 5 after the referral initiates a medical management account membership; and,
- e) transferring a second amount of money to the member for a referral to the second level after the referral initiates a medical management account membership.

3. The system of claim 2, wherein the money is transferred on a
10 periodic basis.

4. The system of claim 3, wherein providing a health group, the group consisting of multiple levels comprises the step of:
providing a health group, the group consisting of multiple levels, a first level
15 being filled with referrals before subsequent referrals are entered into a second level.

5. The system of claim 4, wherein providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises the step of:
20 providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level, the second level having more referral openings than the first level.

6. The system of claim 5, wherein providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises the step of:

e) providing a health group, the group consisting of at least three levels, a first level being filled with referrals before subsequent referrals are entered into a second level, the second level being filled with referrals before subsequent referrals are entered into a

third level.

7. The system of claim 6, wherein the third level has more referral openings than the second level.

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8. The system of claim 7, wherein the system further comprises the steps of:

f) transferring a third amount of money to the member for a referral to the third level after the referral initiates a medical management account membership.

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9. The system of claim 8, wherein the third amount of money is greater than the first and second amounts of money.

10. The system of claim 9, wherein the money is transferred monthly.

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11. The system of claim 10, wherein the system further comprises the steps of:

providing a new health group when the first, second, and third levels are complete; and,

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repeating the steps d) through f).

12. A medical management account referral reward system, the system comprising the steps of:

a) providing access to a medical management account membership;

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b) initiating the membership; and,

c) transferring an amount of medical expense credit to a member for a referral after the referral initiates a medical management account membership.

13. The system of claim 12, wherein transferring an amount of medical

expense credit to a member for a referral after the referral initiates a medical management account membership comprises the steps of:

- c) providing a health group, the group consisting of multiple levels;
- d) transferring a first amount of medical expense credit to a member for a referral to the first level after the referral initiates a medical management account membership;
- and,
- e) transferring a second amount of medical expense credit to the member for a referral to the second level after the referral initiates a medical management account membership.

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14. The system of claim 13, wherein the credit is transferred on a periodic basis.

15. The system of claim 14, wherein providing a health group, the group consisting of multiple levels comprises the step of:

providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level

16. The system of claim 15, wherein providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises the step of:

providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level, the second level having more referral openings than the first level.

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17. The system of claim 16, wherein providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises the step of:

providing a health group, the group consisting of at least three levels, a first level

being filled with referrals before subsequent referrals are entered into a second level, the second level being filled with referrals before subsequent referrals are entered into a third level.

5 18. The system of claim 17, wherein the third level has more referral openings than the second level.

 19. The system of claim 18, wherein the system further comprises the steps of:

10 f) transferring a third amount of medical expense credit to the member for a referral to the third level after the referral initiates a medical management account membership.

 20. The system of claim 19, wherein the third amount of credit is
15 greater than the second amount of credit.

 21. The system of claim 20, wherein the credit is transferred monthly.

 22. The system of claim 21, wherein the system further comprises the
20 steps of:

 g) providing a new health group when the first, second, and third levels are complete; and,
 repeating the steps d) through g).

25 23. The system of claim 20, wherein the method further comprises the steps of:

 transferring a first amount of money to a member for every first level referral;
 transferring a second amount of money to the member for every second level referral; and,

transferring a third amount of money to the member for every third level referral, the money being transferred on a periodic basis.

24. A computer readable medium containing instructions for
- 5 controlling a computer system to perform a method, the method comprising the steps of:
- a) providing access to a medical management account membership;
 - b) initiating the membership; and,
 - c) transferring an amount of medical expense credit to a member for a referral
- after the referral initiates a medical management account membership.

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25. The computer readable medium of claim 24, wherein transferring an amount of medical expense credit to a member for a referral after the referral initiates a medical management account membership comprises the steps of:

- c) providing a health group, the group consisting of multiple levels;
 - 15 d) transferring a first amount of medical expense credit to a member for a referral to the first level after the referral initiates a medical management account membership; and,
 - e) transferring a second amount of medical expense credit to the member for a referral to the second level after the referral initiates a medical management account
- 20 membership.

26. The computer readable medium of claim 25, wherein the credit is transferred on a periodic basis.

- 25 27. The computer readable medium of claim 26, wherein providing a health group, the group consisting of multiple levels comprises the step of:
- providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level.

28. The computer readable medium of claim 27, wherein providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises the step of:

providing a health group, the group consisting of multiple levels, a first level
 5 being filled with referrals before subsequent referrals are entered into a second level, the second level having more referral openings than the first level.

29. The computer readable medium of claim 28, wherein providing a health group, the group consisting of multiple levels, a first level being filled with
 10 referrals before subsequent referrals are entered into a second level comprises the step of:

providing a health group, the group consisting of at least three levels, a first level
 being filled with referrals before subsequent referrals are entered into a second level, the
 second level being filled with referrals before subsequent referrals are entered into a third
 level.

15 30. The computer readable medium of claim 29, wherein the third level has more referral openings than the second level.

31. The computer readable medium of claim 30, wherein the system
 20 further comprises the steps of:

f) transferring a third amount of medical expense credit to the member for a
 referral to the third level after the referral initiates a medical management account
 membership.

25 32. The computer readable medium of claim 31, wherein the third amount of credit is greater than the second amount of credit.

33. The computer readable medium of claim 32, wherein the credit is
 transferred monthly.

34. The computer readable medium of claim 33, wherein the system further comprises the steps of:

- g) providing a new health group when the first, second, and third levels are
5 complete; and,
repeating the steps d) through g).

35. The computer readable medium of claim 32, wherein the method further comprises the steps of:

- 10 transferring a first amount of money to a member for every first level referral;
transferring a second amount of money to the member for every second level
referral; and,
transferring a third amount of money to the member for every third level referral,
the money being transferred on a periodic basis.

36. An apparatus for rewarding medical management account referrals, the apparatus comprising:

- a) means for providing access to a medical management account membership;
b) means for initiating the membership; and,
20 c) means for transferring an amount of medical expense credit to a member for a
referral after the referral initiates a medical management account membership.

37. The apparatus of claim 36, wherein means for transferring an amount of medical expense credit to a member for a referral after the referral initiates a
25 medical management account membership comprises:

- c) means for providing a health group, the group consisting of multiple levels;
d) means for transferring a first amount of medical expense credit to a member
for a referral to the first level after the referral initiates a medical management account
membership; and,

e) means for transferring a second amount of medical expense credit to the member for a referral to the second level after the referral initiates a medical management account membership.

5 38. The apparatus of claim 37, wherein the credit is transferred on a periodic basis.

 39. The apparatus of claim 38, wherein means for providing a health group, the group consisting of multiple levels further comprises:
10 means for providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level.

 40. The apparatus of claim 39, wherein means for providing a health group, the group consisting of multiple levels, a first level being filled with referrals
15 before subsequent referrals are entered into a second level comprises:
 means for providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level, the second level having more referral openings than the first level.

20 41. The apparatus of claim 40, wherein means for providing a health group, the group consisting of multiple levels, a first level being filled with referrals before subsequent referrals are entered into a second level comprises:

 means for providing a health group, the group consisting of at least three levels, a first level being filled with referrals before subsequent referrals are entered into a second
25 level, the second level being filled with referrals before subsequent referrals are entered into a third level.

 42. The apparatus of claim 41, wherein the third level has more referral openings than the second level.

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43. The apparatus of claim 42, wherein the apparatus further comprises:

5 f) means for transferring a third amount of medical expense credit to the member for a referral to the third level after the referral initiates a medical management account membership.

44. The apparatus of claim 42, wherein the third amount of credit is greater than the second amount of credit.

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45. The apparatus of claim 44, wherein the credit is transferred monthly.

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46. The apparatus of claim 45, wherein the apparatus further comprises:

g) means for providing a new health group when the first, second, and third levels are complete; and,

means for repeating the steps d) through g).

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47. The apparatus of claim 44, wherein the apparatus further comprises:

means for transferring a first amount of money to a member for every first level referral;

25 means for transferring a second amount of money to the member for every second level referral; and,

means for transferring a third amount of money to the member for every third level referral, the money being transferred on a periodic basis.